

Quick Reference Guide for Preventive Health Coverage

Under the Affordable Care Act, you and your family are eligible for some important preventive services which can help you avoid illness and improve your health at no additional cost to you.



What This Means for You

The Affordable Care Act, the health insurance reform legislation passed by Congress and signed into law by President Obama on March 23, 2010, helps make prevention affordable and accessible for all Americans by requiring health plans to cover preventive services and eliminating cost sharing for those services. Preventive services that have strong scientific evidence of their health benefits must be covered and plans can no longer charge a patient a copayment, coinsurance or deductible for these services when they are delivered by a network provider. Depending on your age, you may have access, at no cost, to preventive services such as:

- ◆ Blood pressure, diabetes and cholesterol tests.
- ◆ Many cancer screenings, including mammograms and colonoscopies.
- ◆ Counseling on such topics as quitting smoking, losing weight, eating healthfully, treating depression and reducing alcohol use.
- ◆ Routine vaccinations against diseases such as measles, polio or meningitis.
- ◆ Flu and pneumonia shots.
- ◆ Counseling, screening and vaccines to ensure healthy pregnancies.
- ◆ Regular well-baby and well-child visits, from birth to age 21.

Some Important Details

Things to know about preventive care and services:

- ◆ **Network providers:** If your health plan uses a network of providers, be aware that health plans are required to provide these preventive services only through an in-network provider. Your health plan may allow you to receive these services from an out-of-network provider, but may charge you a fee.
- ◆ **Office visit fees:** Your doctor may provide a preventive service, such as a cholesterol screening test, as part of an office visit. Be aware that your plan can require you to pay some costs of the office visit if the preventive service is not the primary purpose of the visit or if your doctor bills you for the preventive services separately from the office visit.
- ◆ **Talk to your healthcare provider:** To know which covered preventive services are right for you, based on your age, gender and health status, ask your healthcare provider.
- ◆ **Questions:** If you have questions about whether these new provisions apply to your plan, contact your plan administrator.

This document does not guarantee coverage for all preventive services. Specific terms of coverage, exclusions and limitations, are included in the plan administrator's summary plan document or the Quality Care Health Plan's Medical Benefits Summary.

Wellness Exams and Immunizations

| | Birth to 2 Years | Ages 3 to 10 | Ages 11 to 21 | Ages 22 and older |
|--|---|--|--|---|
| Well-baby/Well-child/ Well-person exams (includes height, weight, head circumference, BMI, history, anticipatory guidance, education regarding risk reduction, psychosocial/behavioral assessment) | Birth, 1, 2, 4, 6, 9, 12, 15, 18, 24 & 30 months. Additional visit at 2-4 days for infants discharged less than 48 hours after delivery | Well child exams; once a year | Once a year | Periodic visits, depending on age |
| Diphtheria, Tetanus Toxoids and Acellular Pertussis (DTaP) | 2, 4 & 6 months and 15-18 months | Ages 4-6 | Tetanus, diphtheria, acellular pertussis (Tdap) given once, ages 11-64 | Tetanus and diphtheria toxoids booster (Td) every 10 years; Tdap given once, ages 11-64 |
| Haemophilus Influenzae type b conjugate (Hib) | 2, 4 & 6 months and 12-15 months | | | |
| Hepatitis A (HepA) | 12-23 months | | | May be required for persons at risk |
| Hepatitis B (HepB) | At birth, 1-4 months and 6-18 months | Ages 3-10 if not previously immunized | Ages 11-18 if not previously immunized | May be required for persons at risk |
| Human Papillomavirus (HPV)¹ | | Ages 9-10, as doctor advises | Ages 11-12, catch-up, ages 13-26 | Catch-up, through age 26 |
| Influenza Vaccine | | Annually 6 months through 18 years | Ages 19-49, as doctor advises | Ages 19-49, as doctor advises; ages 50 and older, annually |
| Measles, Mumps and Rubella (MMR) | Ages 12-15 months | Ages 4-6 or 11 & 12 if not given earlier | If not already immune | Rubella for women of childbearing age if not immune |
| Meningococcal (MCV) | | | All persons ages 11-18 | |
| Pneumococcal (Pneumonia) | 2, 4 & 6 months and 12-15 months | | | Ages 65 & older, once (or younger than 65 for those with risk factors) |
| Poliovirus (IPV) | 2 & 4 months and 6-18 months | Ages 4-6 | | |
| Rotavirus | Ages 6-24 weeks | | | |
| Varicella (Chickenpox) | Ages 12-18 months | Ages 4-6 | Second dose catch-up or if no evidence of prior immunization or | Second dose catch-up or if no evidence of prior immunization or chickenpox |
| Zoster | | | | Ages 60+ |

¹ Gender criteria apply depending on vaccine brand.

Health Screenings and Interventions

| | Birth to 2 Years | Ages 3 to 10 | Ages 11 to 21 | Ages 22 and older |
|------------------------------------|--|---------------|-----------------------------------|--|
| Alcohol misuse | | | | All adults |
| Autism | 18, 24 months | | | |
| Blood Pressure | | At each visit | Once a year | Every 2 years or as doctor advises |
| Cholesterol/Lipid Disorders | Screening of children and adolescents (after age 2, but by age 10) at risk due to known family history; when family history is unknown; or with personal risk factors (obesity, high blood pressure, diabetes) | | Ages 20 and older if risk factors | All men ages 35 and older or ages 20-35 if risk factors All women ages 45 and older or ages 20-45 if risk factors |

Health Screenings and Interventions

| | Birth to 2 Years | Ages 3 to 10 | Ages 11 to 21 | Ages 22 and older |
|--|---|---|--|--|
| Colon Cancer Screening | | | | The following tests will be covered for colorectal cancer screening, ages 50 and older (or at any age if risk factors): <ul style="list-style-type: none"> • Fecal occult blood test (FOBT) or fecal immunochemical test (FIT) annually • Stool-based deoxyribonucleic acid (DNA) test • Flexible sigmoidoscopy every 5 years • Double-contrast barium enema (DCBE) every 5 years • Colonoscopy every 10 years • Computed tomographic colonography (CTC)/virtual colonoscopy every 5 years |
| Congenital Hypothyroidism Screening | Newborns | | | |
| Depression Screening | | | Ages 12-18 | All adults |
| Developmental Screening | 7 and 18 months | 30 months | | |
| Developmental Surveillance | Newborn, 1, 2, 4, 6, 12, 15 & 24 months | At each visit | At each visit | |
| Diabetes Screening | | | | Ages 45 and older, or at any age if asymptomatic with sustained BP greater than 135/80, every 3 years |
| Dental Caries Prevention (Evaluate water source for sufficient fluoride) | Children older than 6 months | Children older than 6 months | | |
| Oral Health Evaluation/ Assess for Dental Referral | 12,18 & 24 months | 30 months, 3 & 6 years | | |
| Hearing Screening (not complete hearing examination) | All newborns by 1 month | Ages 4, 5, 6, 8 & 10 or as doctor advises | | |
| Healthy Diet/Nutrition Counseling | | | | Adults with hyperlipidemia, those at risk for cardiovascular disease or diet-related chronic disease |
| Hemoglobin or Hematocrit | 12 months | | Once a year for females after menarche | |
| HIV Screening | | | Adolescents at risk | Adults at risk |
| Lead Screening | 12 & 24 months | | | |
| Metabolic/Hemoglobinopathies (according to state law) | Newborns | | | |
| Obesity Screening | | Ages 6 and older | Ages 6 and older | All adults |
| PKU Screening | Newborns | | | |
| Prophylactic Ocular (Eye) Medication to Prevent Blindness | Newborns | | | |
| Prostate Cancer Screening (PSA) | | | | Once a year for men ages 50 and older or any age with risk factors |
| Sexually Transmitted Infections (STI) | | | All sexually active adolescents | All adults at risk |
| Sickle Cell Disease Screening | Newborns | | | |
| Syphilis Screening | | | Individuals at risk | Adults at risk |
| Tobacco Use/Cessation Interventions | | | | All adults |
| Tuberculin Test | Children at risk | Children at risk | Adolescents at risk | |
| Ultrasound AAA Screening | | | | Men ages 65-75 who have ever smoked |
| Vision Screening | | Ages 3, 4, 5, 6, 8 & 10 | Ages 12, 15 & 18 or | |

Women's Health Screenings and Interventions

| | |
|---|--|
| Anemia Screening | Pregnant women |
| Bacteriuria Screening | Pregnant women |
| Discussion/Referral for Counseling Related to BRCA1/BRCA2 test | Women at risk |
| Discussion about Potential Benefits/Risk of Breast Cancer Preventive Medication | Women at risk |
| Breast Cancer Screening (Mammogram) | Women ages 40 and older, annually |
| Breastfeeding Promotion | During pregnancy and after birth |
| Cervical Cancer Screening (Pap test) | Within 3 years of sexual activity; or ages 21-64, at least every 3 years |
| Chlamydia Screening | Sexually active women ages 24 and under & older women at risk |
| Gonorrhea Screening | Sexually active women at risk |
| Hepatitis B Screening | Pregnant women |
| Osteoporosis Screening | Age 65 or older (or 60 for women at risk) |
| Rh Incompatibility Test | Pregnant women |
| Syphilis Screening | Pregnant women |
| Tobacco Use/Cessation Interventions | Pregnant women |